

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen DiTommaso
 Debtor

Case No. 16-12188-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jul 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2016.

db +Kathleen DiTommaso, 8121 Crispin Street, Philadelphia, PA 19136-2613
 13700600 +Capital One, c/o Northland Group, Inc., P. O. Box 390846, Minneapolis, MN 55439-0846
 13700601 +Capital One c/o Altair OH XIII, LLC, Weinstein and Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13700603 +DiMaggio Properties, LLC, 42 Sokot Drive, Kutztown, PA 19530-9196
 13700604 +Equable Ascent Financial LLC/JCP, c/o Andrew Sklar, Esquire, 102 Browning Lane, Ste. B1, Cherry Hill, NJ 08003-3195
 13700614 +PA Housing Finance Agency, c/o U.S. Bank Nat'l Assn/PA Housing Fin., c/o KML Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jul 16 2016 01:28:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: bankruptcy@phila.gov Jul 16 2016 01:46:17 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 16 2016 01:44:36 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 16 2016 01:45:24 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13700598 +EDI: RMSC.COM Jul 16 2016 01:28:00 American Eagle/GEGRB, Attn: Bankruptcy Department, P. O. Box 103104, Roswell, GA 30076-9104
 13700599 EDI: CAPITALONE.COM Jul 16 2016 01:28:00 Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
 13700602 +EDI: PRA.COM Jul 16 2016 01:28:00 Comenity Bank, c/o Portfolio Recovery, 120 Corporate Boulevard, Ste. 100, Norfolk, VA 23502-4962
 13700606 +E-mail/Text: bankruptcy@cavps.com Jul 16 2016 01:45:14 Equable Ascent Financial, LLC, c/o Cavalry SPVI, LLC, P. O. Box 27288, Tempe, AZ 85285-7288
 13700607 +EDI: RMSC.COM Jul 16 2016 01:28:00 GAP/GEGRB, Attn: Bankruptcy Dept., P. O. Box 103104, Roswell, GA 30076-9104
 13700608 +EDI: HFC.COM Jul 16 2016 01:28:00 HSBC Bank Nevada, P. O. Box 5253, Carol Stream, IL 60197-5253
 13700609 +EDI: PRA.COM Jul 16 2016 01:28:00 HSBC Bank Nevada, N.A., C/O Portfolio Recovery Associates, 120 Corporate Boulevard, Ste. 100, Norfolk, VA 23502-4962
 13700611 +EDI: PRA.COM Jul 16 2016 01:28:00 New York & Company, c/o Portfolio Recovery Associates, LLC, P. O. Box 41067, Norfolk, VA 23541-1067
 13700612 +EDI: RMSC.COM Jul 16 2016 01:28:00 Old Navy, P. O. Box 965005, Orlando, FL 32896-5005
 13700613 +E-mail/Text: blegal@phfa.org Jul 16 2016 01:44:55 PA Housing Finance Agency, 211 North Front Street, P. O. Box 15057, Harrisburg, PA 17105-5057
 13700615 EDI: WTRRN BANK.COM Jul 16 2016 01:28:00 Target, P. O. Box 673, Minneapolis, MN 55440-0673
 13700616 +EDI: MID8.COM Jul 16 2016 01:28:00 Target, C/O MCM, Dept. 12421, P. O. Box 603, Oaks, PA 19456-0603

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13700597 Abigail Dorfman, Address unknown
 13700605 ##+Equable Ascent Financial, LLC, 1120 W. Lake Cook Road, Suite B, Buffalo Grove, IL 60089-1970
 13700610 ##+New York & Company, 450 W. 33rd Street, 5th Floor, New York, NY 10001-2632
 TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
BRADLY E ALLEN on behalf of Debtor Kathleen DiTommaso bealaw@verizon.net
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Kathleen DiTommaso	Social Security number or ITIN	xxx-xx-3623
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-12188-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen DiTommaso
aka Kathleen Dorfman

7/14/16

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.